

EXHIBIT D

ACKNOWLEDGEMENT AND CONSENT OF ISSUE

The undersigned hereby (i) acknowledges that he/she is the issue of Lilly Segal the insured ("Insured ") under those certain Life Insurance Policies Number 93 972826 and Number 93 973600 (collectively, the "Policies"), issued by **The John Hancock Life Insurance Company**, each on March 5, 2008 (ii) acknowledges that the Policies are owned by The Lilly Segal Family Trust # 1 dated January 18, 2008 bearing EIN #26-6229473 ("Trust #1") and The Lilly Segal Family Trust #2 dated January 18, 2008 bearing EIN #26-6229477 ("Trust #2", and together with Trust #1, the "Trusts"), respectively, (iii) acknowledges that each of the Trusts and the beneficiaries of the Policies has agreed to sell and assign the beneficial interest therein to **Gila Silber** (the "Assignee"), and that upon said transfer the Policies will be owned by the Assignee and that the undersigned shall have no further right or interest in the Policies. Accordingly, the undersigned issue acknowledges on his/her own behalf as follows:

- I have read and understand the Purchase Agreement dated March 26, 2012 between the Assignee and the Trusts.
- I am aware that, under the Purchase Agreement, the Assignee will purchase all of the ownership and beneficial interests in the Policies, including, without limitation, all marital or community property interest (if any) in the Policies.
- I hereby irrevocably consent to any such sale, approve the provisions of the Purchase Agreement and the transactions contemplated therein, and agree that my interests in the Policies are subject to the terms of the Purchase Agreement, and that I will take no action at any time to delay, hinder or prevent the consummation of the Purchase Agreement or the transactions contemplated thereby, which I understand and willfully extinguish my rights and interests, if any, in the Policies or any proceeds or death benefit therefrom or other rights or interest related thereto.

This Acknowledgement and Consent is entered into effective as of the 26th day of March 2012.

[Signature]
Signature of Issue

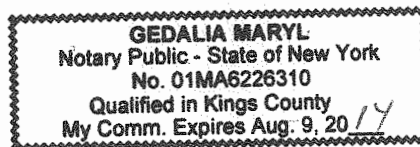
Herman Segal
Print Name:

STATE OF NY)
) ss.
COUNTY OF Kings)

On March 28 2012 before me Gedalia Maryl, (Notary public), Personally appeared Herman Segal (Signer), personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[Signature]
Notary Public



ACKNOWLEDGEMENT AND CONSENT OF ISSUE